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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/366,135	08/02/1999	LLOYD A. ADAMS	P/2167-105	2699

21967 7590 11/07/2005

HUNTON & WILLIAMS LLP
INTELLECTUAL PROPERTY DEPARTMENT
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EXAMINER

CHENCINSKI, SIEGFRIED E

ART UNIT PAPER NUMBER

3628

DATE MAILED: 11/07/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

DETAILED ACTION

Information Disclosure Statement

1. The information disclosure statement filed July 13, 2005 fails to comply with 37 CFR 1.97(d) because it lacks a statement as specified in 37 CFR 1.97(e). It has been placed in the application file, but the information referred to therein has not been considered.

Conclusion

2. Any inquiry concerning this communication or earlier communications from the Examiner should be directed to Siegfried Chencinski whose telephone number is (571)272-6792. The Examiner can normally be reached Monday through Friday, 9am to 6pm.

If attempts to reach the Examiner by telephone are unsuccessful, the Examiner's supervisor, Hyung S. Sough, can be reached on (571) 272-6799.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks, Washington D.C. 20231

or (571)273-8300 [Official communications; including After Final communications labeled "Box AF"]

Application/Control Number: 09/366,135

Page 3

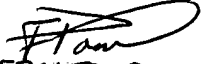
Art Unit: 3628

(571) 273-6792 [Informal/Draft communications, labeled "PROPOSED" or
"DRAFT"]

Hand delivered responses should be brought to the address found on the above
USPTO web site in Alexandria, VA.

SEC

October 17, 2005


FRANTZY POINVIL
PRIMARY EXAMINER
AU 3628



PATENT
ATTORNEY DOCKET: 72167.000105

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/366,135 Confirmation No.: 2699
Applicant : Lloyd Adams et al.
Filed : August 2, 1999
Title : NETWORK BASED FINANCIAL TRANSACTION PROCESSING
SYSTEM
TC/Art Unit : 3628
Examiner: : S.E. Chencinski

Docket No. : 72167.000105
Customer No. : 21967

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicant submits attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications for national stage applications under 35 U.S.C. 371, are not being provided.

Applicant respectfully points out that the submission of the listed reference in this Information Disclosure Statement is not an admission that it is prior art or material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by the Applicant.

Consideration of the foregoing plus the return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

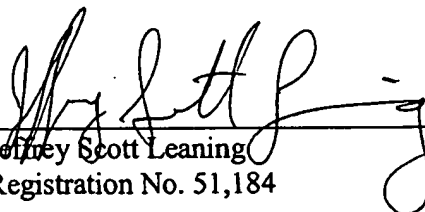
Applicant requests that the U.S. Patent Office charge any required fee to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: July 13, 2005

By:


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